



INSIDER



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Estrella Insurance Named to Entrepreneur's Franchise 500® for 11th Consecutive Year

Estrella Insurance is proud and honored to be included on Entrepreneur Magazine's 44th Annual Franchise 500® list for the 11th consecutive year. This list recognizes franchises for their exceptional performance, growth, financial strength, and brand awareness. And we were also highlighted as Franchise Business Review's Top Franchise for 2023. Thank you to all of our franchise owners and staff for your hard work and dedication to Estrella!

W H Y



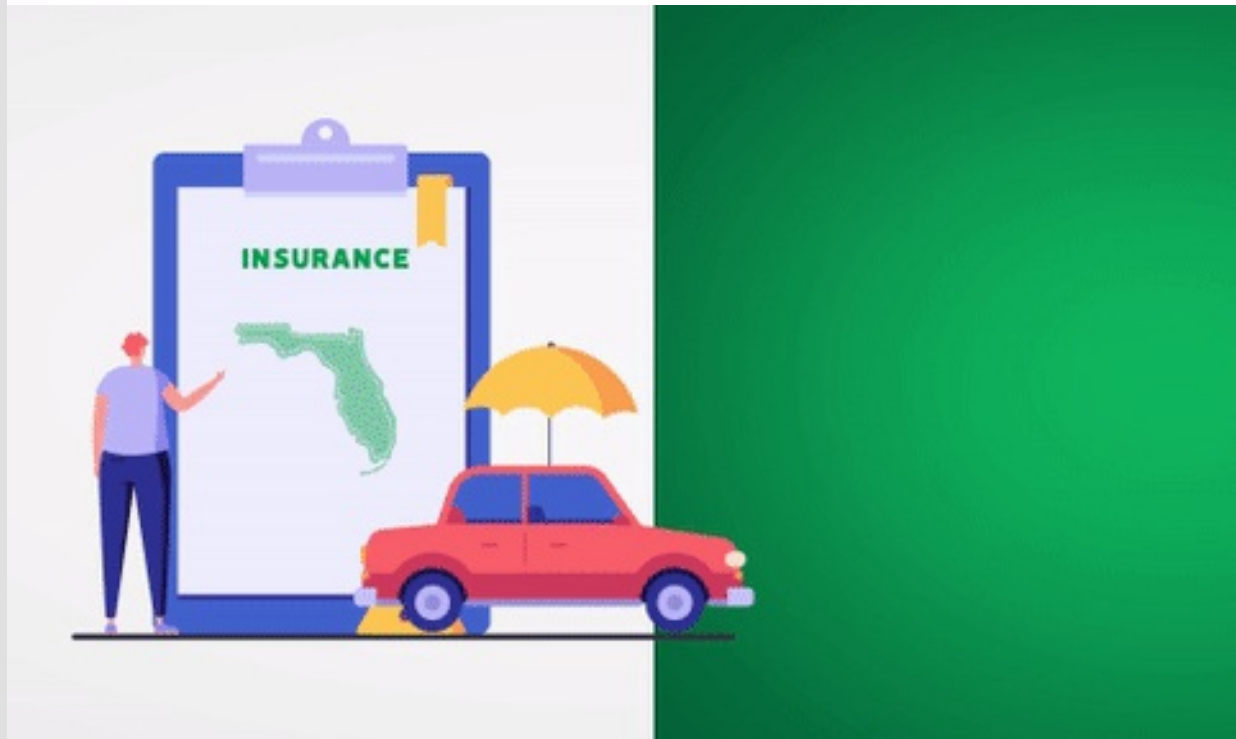
Why Are Insurance Rates Going Up?

It's expected that nationwide car insurance rates will go up by at least \$10 a month in 2023. In fact, you may have already noticed an increase. But why is this happening?

Experts attribute the increase in car insurance rates to 3 things:

1. People are driving more. Compared to the height of the pandemic, there are a lot more cars out on the road now.
2. Drivers are getting into more accidents. There has been more reckless driving since the start of the COVID-19 pandemic.
3. Cars and car parts are more expensive due to inflation and supply chain issues.

Even with the increase in car insurance rates, you could still be saving on car insurance by reviewing your policy and comparing rates. Let Estrella Insurance help you find the lowest rate on car insurance. Guaranteed! [Click here](#) to get a FREE quote today!



In Florida, car insurance rates are 59% higher than the national average. The typical Florida motorist pays an average of \$2,425 per year.

But it's important to note that car insurance rates have gone up nationwide, not just in Florida.

Florida does have unique factors that make insurance in the state more expensive compared to the rest of the country:

1. Traffic density. Florida is home to densely populated cities like Orlando, Miami, and Tampa, which rank among some of the worst traffic spots in the nation.
2. Uninsured drivers. The national average of uninsured drivers nationwide is 13%. In Florida, the rate is double at over 26% of drivers with no insurance. Florida is also a no-fault insurance state, which means higher insurance claims payouts, hence higher rates for policyholders.
3. Extreme weather. Hurricanes and storms in Florida have the potential to cause millions of dollars worth of damage and, as a result, insurance claims with large payouts - all factors that contribute to higher car insurance rates.
4. A large number of tourists. Florida's beaches, nightlife, and climate attract many tourists year-round. Unfortunately, its reputation as a "party state" also means that there are a higher number of motor vehicle accidents due to people driving under the influence of substances.
5. Demographics of residents. Students and retirees pose more of a risk on the road. Older individuals are comparatively more prone to accidents, and students take more risks and are more likely to drive under the influence.

If you're looking for the lowest rate on your Florida car insurance policy, Estrella Insurance will find it for you! [Call us](#) for a FREE quote today!

Gas prices may have gone down, but car insurance rates are going up in 2023. Even with the price increase, you can still find ways to save on your insurance policy.

Try these 7 tips to save money on car insurance:

1. Reduce your mileage. Carpooling, riding your bike, or walking can save you money on fuel in addition to saving on car insurance.
2. Bundle your policies. For example, if you get one rate for both home and auto, you could save up to 10% on car insurance.
3. Get a car that is easy to insure. Insurers offer better rates for cars that are less expensive, considered less risky, and have low theft rates.
4. Avoid coverage gaps. You could save a lot by getting quotes for a new car insurance policy every 6 months, then switching to a company that offers a lower rate. But when you are switching, make sure there's no lapse in coverage! Insurance companies hate lapses in coverage, and this could hurt your chances of saving in the future.
5. Improve your credit. Individuals with little or no credit could end up paying more than two times as much on car insurance compared to those who have good credit.
6. Pay all at once. If you pay for your insurance upfront, you could save up to 12%! Come tax season, you might want to look into using your income tax return to pay for your insurance upfront and save.
7. Call Estrella Insurance - You could be missing out on some major savings if you are not checking car insurance quotes every 6 - 12 months. We compare hundreds of policies and companies to find you the best policy and rate. Guaranteed!

[Click here](#) to save on car insurance with Estrella!

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Don't forget, we work with over 30 insurance companies to give you the best rate.

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For franchise information, visit www.estrellafranchise.com

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